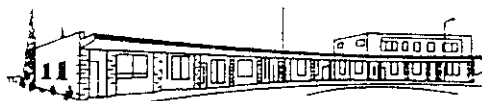


JERRY B WALDO PRESIDENT
MARLYS WALDO VICE PRESIDENT



DOUG CAREY CASHIER
DWIGHT WALDO ASSISTANT CASHIER

COMMERCIAL STATE BANK

20 CIRCLE DRIVE P O Box 67
REPUBLICAN CITY, NEBRASKA 68971-0067
308-799-2885 308-799-3995

MAR 7 2006

3-7-06

Robert E. Feldman Executive Secretary
FDIC
550 17th St N. W. Washington D. C. 20429

Dear Robert:

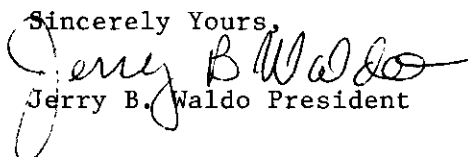
Please keep Wal Mart out of the banking business. Allan Greenspan recommended that they should not be allowed in the banking business.

Wal Mart sells many foreign goods that are inferior, greatly upsetting our nations balance of trade and increases the balance of trade deficit

Their employment practices are unfair to many of their employees.

They would be very hard to regulate because of their size and worldwide operations, Please block their entry into banking.

Sincerely Yours,


Jerry B. Waldo President